Certificate Number: 06531-PAM-DE-031479516

Bankruptcy Case Number: 13-03534



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 15, 2018</u>, at <u>8:18</u> o'clock <u>PM CDT</u>, <u>Dawn E Fernbaugh</u> completed a course on personal financial management given <u>by internet</u> by <u>Allen Credit and Debt Counseling Agency</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: August 15, 2018 By: /s/Lori A Danburg

Name: Lori A Danburg

Title: <u>Credit Counselor</u>